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Prepared By: ABIGAIL ROSS, VERDUGO TRUSTEE SERVICE CORP PO BOX 10003, HAGERSTOWN, MD 21747-0003 1-800-283-7918

When Recorded Return To: GEORGE R KRAMER, SARITA D KRAMER 2565 FOXWOOD CIR S, HERNANDO, MS 38632-8159

DEED OF RELEASE

CITIMORTGAGE, INC. #:0631625526 "KRAMER" Lender ID:03385/721429080 De Soto, Mississippi

KNOW ALL MEN BY THESE PRESENTS that CITIMORTGAGE, INC. SUCCESSOR IN INTEREST BY MERGER TO ABN AMRO MORTGAGE GROUP, INC. holder of a certain Deed of Trust, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby Cancel, discharge and Reconvey said Deed of Trust, and the estate, title and interest now held by it under said Deed of Trust without warranty, to the person legally entitled thereto.

Original Trustor: GEORGE R KRAMER AND WIFE SARITA D KRAMER Address: 2565 FOXWOOD CIR S,

HERNANDO, MS 38632-8159 Phone: (662)449-3051

Original Beneficiary: TRUST ONE BANK Original Trustee: GEORGE M KLEPPER

Dated: 12/12/2002 Recorded on 12/16/2002 as in Book/Reel/Liber: 1621 Page/Folio: 0387 as Instrument No.: N/A

In the Records of the County Recorder of De Soto Mississippi

Property Address: 2565 FOXWOOD CIRCLE SOUTH, HERNANDO, MS 38632 Indexing Instructions:

IN WITNESS WHEREOF, the undersigned, by the officer duly authorized, has duly executed the foregoing instrument.

CITIMORTGAGE, INC. SUCCESSOR IN INTEREST BY MERGER TO ABN AMRO MORTGAGE GROUP, INC. On February 17th, 2012

WALTER H EICHELBERGER.

Vice-President

STATE OF Maryland COUNTY OF Washington

On this 17th day of February 2012, before me, the undersigned officer personally appeared WALTER H EICHELBERGER, who made acknowledgment on behalf of CITIMORTGAGE, INC. SUCCESSOR IN INTEREST BY MERGER TO ABN AMRO MORTGAGE GROUP, INC., who acknowledges himself/herself to be the Vice-President of CITIMORTGAGE, INC. SUCCESSOR IN INTEREST BY MERGER TO ABN AMRO MORTGAGE GROUP, INC., a corporation, and that he/she as such Vice-President, being authorized so to do, executed the foregoing instrument in their capacity for the purposes therein contained, by signing the name of the corporation by himself/herself as Vice-President.

WITNESS my hand and official seal,

SHAWN LYERLY

Notary Expires: 10/06/2012

Shawn Lyerly Notary Public Frederick Co., MD

(This area for notarial seal)